

Report No. 340
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2007
(In thousands of Dollars)

Assets	80 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$243,840	\$132	\$120,793	\$364,765	
Interest-bearing balances	\$34,825	\$940	\$23	\$35,788	
Securities	\$1,570,152	\$1,195	\$198,492	\$1,769,839	
Federal funds sold and securities purchased/agreements to sell	\$315,342		\$368,775	\$684,117	
Loans & lease financing receivables:					
Loans & leases held for sale	\$6,653			\$6,653	
Loans & leases net of unearned income	\$6,849,522		\$1,811,030	\$8,660,552	
Less: Allowance for loan & lease losses	<u>\$89,732</u>		<u>\$30,438</u>	<u>\$120,170</u>	
Loans & leases, unearned income, allowances & reserve	\$6,759,790		\$1,780,592	\$8,540,382	
Trading Assets		\$225		\$225	
Premises & fixed assets (including capitalized leases)	\$162,207	\$256	\$6,873	\$169,336	
Other real estate owned	\$3,784		\$432	\$4,216	
Investments in unconsolidated subsidiaries & assoc. companies	\$2,651			\$2,651	
Intangible assets	\$40,137	\$23		\$40,160	
Goodwill	\$27,116			\$27,116	
Other Intangible assets	\$13,021	\$23		\$13,044	
Other assets	<u>\$231,616</u>	<u>\$70</u>	<u>\$48,907</u>	\$280,593	
Total Assets	<u>\$9,370,997</u>	<u>\$2,841</u>	<u>\$2,524,887</u>	<u>\$11,898,725</u>	
Liabilities					
Deposits:					
In domestic offices	\$7,837,762		\$1,671,483	\$9,509,245	
Noninterest-bearing	\$968,099		\$152,345	\$1,120,444	
Interest-bearing	<u>\$6,869,663</u>		<u>\$1,519,138</u>	<u>\$8,388,801</u>	
Federal funds purch & secur sold under agreements to repurchase	\$137,947		\$378,678	\$516,625	
Trading Liabilities					
Other borrowed money	\$418,396		\$257,288	\$675,684	
Subordinated notes and debentures	\$6,000			\$6,000	
Other liabilities	<u>\$108,422</u>	<u>\$108</u>	<u>\$40,635</u>	<u>\$149,165</u>	
Total Liabilities	\$8,508,527	\$108	\$2,348,084	\$10,856,719	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$33,281	\$662	\$2,000	\$35,943	
Surplus	\$440,980	\$663	\$42,000	\$483,643	
Retained earnings	\$396,318	\$1,408	\$132,332	\$530,058	
Accumulated other comprehensive income	(\$8,607)		\$471	(\$8,136)	
Other equity capital components	(\$2)			(\$2)	
Total Equity Capital	<u>\$862,470</u>	<u>\$2,733</u>	<u>\$176,803</u>	<u>\$1,042,006</u>	
Total Liabilities and Equity Capital	<u>\$9,370,997</u>	<u>\$2,841</u>	<u>\$2,524,887</u>	<u>\$11,898,725</u>	
Average Ratios of State Banking Institutions	3/31/2007	12/31/2006	9/30/2006	6/30/2006	3/31/2006
Total Capital/Reserves to Total Assets	9.77%	9.90%	9.99%	9.93%	10.00%
Total Capital to Total Deposits	11.00%	11.09%	11.41%	11.14%	11.09%
Total Loans to Total Assets	72.40%	72.54%	74.37%	74.20%	71.20%
Loan Valuation Res to Total Loans (Gross)	1.31%	1.40%	1.38%	1.35%	1.43%
Total Loans to Total Deposits	87.39%	88.21%	92.51%	92.13%	86.68%
Return on Assets (Annualized)	0.81%	1.11%	1.21%	1.25%	1.27%
Increase in Deposits 3-31-06 to 3-31-07	12.04%				
Increase in Loans 3-31-06 to 3-31-07	12.96%				
Increase in Total Assets 3-31-06 to 3-31-07	11.16%				